

State : Uttar Pradesh

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

CENTRAL REGION			(Amount in Rupees Lakh)			
OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	20,15,533	3767,10	2974,24	5,84,013	2011,19	1569,78
1. Direct Finance	19,83,091	3630,46	2875,86	5,76,991	1808,18	1420,93
2. Indirect Finance	32,442	136,63	98,38	7,022	203,01	148,86
II. INDUSTRY	3,04,641	2035,32	1736,40	1,30,267	3609,27	2876,68
1. Mining & Quarrying	27	1,62	77	52	59,00	37,93
2. Food Manufacturing & Processing	6,996	310,50	278,01	5,068	1300,97	993,77
(a) Rice Mills, Flour & Dal Mills	3,811	74,69	61,99	2,634	329,72	244,99
(b) Sugar	184	168,43	157,45	659	814,66	631,70
(c) Edible Oils & Vanaspati	790	6,92	6,03	403	18,90	15,94
(d) Tea Processing	-	-	-	10	49	29
(e) Processing of Fruits & Vegetables	16	11,14	10,86	38	8,87	8,27
(f) Others	2,195	49,32	41,67	1,324	128,34	92,57
3. Beverage & Tobacco	17	8,90	7,50	56	7,12	6,00
4. Textiles	3,556	202,13	154,26	3,254	493,48	396,84
(a) Cotton Textiles	138	35,41	27,58	584	125,40	97,46
(b) Jute Textiles	1	19	19	48	4,73	5,29
(c) Handloom Textiles & Khadi	264	3,87	2,66	665	17,57	16,44
(d) Other Textiles	3,153	162,66	123,84	1,957	345,78	277,65
5. Paper, Paper Products & Printing	235	36,33	30,00	956	105,21	82,34
6. Leather & Leather Products	125	20,12	25,03	282	36,03	28,94
7. Rubber & Rubber Products	78	16,25	16,60	99	39,34	29,69
8. Chemicals & Chemical Products	834	133,81	107,50	2,435	353,48	269,31
(a) Heavy Industrial Chemicals	13	37,20	25,08	72	51,57	36,97
(b) Fertilisers	11	3,63	3,61	54	83,52	73,19
(c) Drugs & Pharmaceuticals	92	27,94	22,74	185	59,83	58,63
(d) Non-Edible Oils	10	1,59	1,57	12	3,88	3,47
(e) Other Chemicals & Chemical Products	708	63,46	54,50	2,112	154,68	97,05
9. Petroleum, Coal Products & Nuclear Fuels	35	473,31	461,07	21	6,29	5,19
10. Manufacture of Cement & Cement Products	328	9,41	8,09	173	5,52	5,19
11. Basic Metals & Metal Products	1,037	80,38	70,26	959	242,31	267,00
(a) Iron & Steel	95	36,45	29,41	148	80,58	127,47
(b) Non-Ferrous Metals	12	27,22	24,88	41	12,40	5,56
(c) Other Metal Products	930	16,71	15,97	770	149,33	133,96
12. Engineering	1,186	118,15	76,88	1,132	296,53	225,27
(a) Heavy Engineering	33	10,63	7,32	91	106,97	81,66
(b) Light Engineering	878	28,40	11,77	521	13,48	11,65
(c) Electrical Machinery & Goods	242	31,12	18,09	396	90,91	62,23
(d) Electronic Machinery & Goods	33	48,00	39,70	124	85,17	69,73
13. Vehicles, Vehicle Parts & Transport Equipments	1,072	127,06	94,67	542	69,68	50,00
14. Other Industries	2,87,515	490,75	400,09	1,14,640	493,73	414,11
15. Electricity, Gas & Water	3	21	40	52	93,75	59,25
(a) Electricity Generation & Transmission	-	-	-	9	91,25	55,62
(b) Non-Conventional Energy	3	21	40	31	2,00	3,18
(c) Gas, Steam & Water Supply	-	-	-	12	50	45
16. Construction	1,597	6,37	5,28	546	6,84	5,85
III. TRANSPORT OPERATORS	89,587	282,83	199,77	29,369	142,98	101,99
IV. PROFESSIONAL AND OTHER SERVICES	1,25,059	196,68	154,61	41,090	156,81	126,37
V. PERSONAL LOANS	3,63,256	879,32	734,27	2,46,826	947,81	776,95
1. Loans for Purchase of Consumer Durables	20,820	46,19	35,90	15,438	63,69	50,30
2. Loans for Housing	39,815	203,90	179,33	43,181	372,96	312,67
3. Rest of the Personal Loans	3,02,621	629,23	519,04	1,88,207	511,16	413,98
VI. TRADE	5,65,384	1103,72	867,64	2,55,173	1815,83	1647,81
1. Wholesale Trade	16,665	95,56	70,93	11,873	928,97	910,06
2. Retail Trade	5,48,719	1008,17	796,71	2,43,300	886,86	737,74
VII. FINANCE	401	5,65	4,51	1,181	40,16	36,15
VIII. ALL OTHERS	1,51,795	476,09	412,99	97,444	478,66	435,69

TOTAL BANK CREDIT	36,15,656	8746,72	7084,43	13,85,363	9202,71	7571,43
OF WHICH: 1. Artisans & Village Industries	1,78,383	224,06	186,16	56,030	180,26	142,77
2. Other Small Scale Industries	94,753	430,52	328,46	46,274	1044,08	821,11
CENTRAL REGION	(Amount in Rupees Lakh)					
OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,00,219	522,64	413,53	7,156	95,08	66,95
1. Direct Finance	97,415	398,06	321,82	6,216	36,51	32,55
2. Indirect Finance	2,804	124,58	91,71	940	58,56	34,40
II. INDUSTRY	1,56,533	4283,52	3483,88	38,387	1640,75	1498,42
1. Mining & Quarrying	188	34,92	27,11	10	1,62	1,67
2. Food Manufacturing & Processing	3,522	664,61	525,24	658	131,35	95,40
(a) Rice Mills, Flour & Dal Mills	1,406	142,49	99,08	255	24,87	17,97
(b) Sugar	170	320,68	275,01	27	36,34	26,06
(c) Edible Oils & Vanaspati	460	86,09	74,56	92	23,10	17,81
(d) Tea Processing	4	44	36	11	16,10	11,46
(e) Processing of Fruits & Vegetables	28	8,64	5,86	19	1,71	1,12
(f) Others	1,454	106,27	70,38	254	29,23	20,98
3. Beverage & Tobacco	89	113,09	93,05	12	1,82	2,55
4. Textiles	7,350	429,72	371,56	1,345	213,97	242,15
(a) Cotton Textiles	880	107,87	93,21	264	71,14	68,88
(b) Jute Textiles	17	1,39	1,33	9	8,07	4,90
(c) Handloom Textiles & Khadi	1,056	30,07	26,49	249	9,91	9,09
(d) Other Textiles	5,397	290,40	250,54	823	124,86	159,28
5. Paper, Paper Products & Printing	2,317	231,06	204,93	760	37,06	33,08
6. Leather & Leather Products	1,311	132,19	98,98	906	205,94	165,13
7. Rubber & Rubber Products	619	110,44	94,48	123	7,72	4,87
8. Chemicals & Chemical Products	3,096	399,21	347,49	1,486	151,38	127,64
(a) Heavy Industrial Chemicals	109	104,02	90,78	43	19,66	10,07
(b) Fertilisers	63	30,80	20,69	26	40,54	39,58
(c) Drugs & Pharmaceuticals	640	69,56	63,49	204	19,28	19,43
(d) Non-Edible Oils	39	7,96	6,54	10	1,01	1,18
(e) Other Chemicals & Chemical Products	2,245	186,87	165,99	1,203	70,90	57,38
9. Petroleum, Coal Products & Nuclear Fuels	84	27,52	18,97	24	6,07	5,65
10. Manufacture of Cement & Cement Products	283	24,08	35,17	320	39,70	35,03
11. Basic Metals & Metal Products	5,591	556,00	427,75	550	142,76	145,32
(a) Iron & Steel	591	204,50	167,42	165	75,11	85,75
(b) Non-Ferrous Metals	386	60,48	55,54	5	69	28
(c) Other Metal Products	4,614	291,01	204,79	380	66,97	59,29
12. Engineering	3,136	635,22	474,54	831	205,84	154,84
(a) Heavy Engineering	193	97,69	72,39	29	21,00	12,50
(b) Light Engineering	1,576	101,09	65,83	335	12,77	12,60
(c) Electrical Machinery & Goods	1,188	246,91	185,08	389	83,06	48,57
(d) Electronic Machinery & Goods	179	189,53	151,24	78	89,00	81,17
13. Vehicles, Vehicle Parts & Transport Equipments	1,197	112,28	79,68	333	91,46	135,50
14. Other Industries	1,27,109	753,71	630,59	30,646	212,38	170,38
15. Electricity, Gas & Water	90	13,08	10,70	44	175,81	167,15
(a) Electricity Generation & Transmission	58	9,07	7,28	19	172,72	163,73
(b) Non-Conventional Energy	19	2,38	2,68	17	2,20	2,24
(c) Gas, Steam & Water Supply	13	1,63	74	8	89	1,18
16. Construction	551	46,40	43,64	339	15,88	12,05
III. TRANSPORT OPERATORS	20,434	157,00	118,37	4,732	58,42	47,66
IV. PROFESSIONAL AND OTHER SERVICES	41,073	339,69	285,56	9,264	137,33	74,90
V. PERSONAL LOANS	3,52,052	1670,46	1411,24	1,35,419	732,70	596,07
1. Loans for Purchase of Consumer Durables	23,813	92,64	73,88	6,857	26,70	20,51
2. Loans for Housing	75,787	647,18	565,56	30,371	319,30	265,58
3. Rest of the Personal Loans	2,52,452	930,64	771,80	98,191	386,71	309,97
VI. TRADE	1,80,722	1448,54	1195,55	35,372	473,07	373,36
1. Wholesale Trade	14,307	437,68	345,53	4,942	183,65	145,96
2. Retail Trade	1,66,415	1010,86	850,02	30,430	289,41	227,40
VII. FINANCE	1,418	86,20	68,08	202	68,90	36,57
VIII. ALL OTHERS	1,08,753	838,70	751,31	48,800	508,12	436,41
TOTAL BANK CREDIT	9,61,204	9346,75	7727,53	2,79,332	3714,37	3130,34
OF WHICH: 1. Artisans & Village Industries	45,083	138,17	122,34	6,691	34,17	38,38
2. Other Small Scale Industries	80,895	1463,80	1157,91	16,495	326,96	278,72